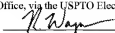


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor:	Sourabh Satish	Examiner:	Paul E. Callahan
Application No.:	10/782,396	Art Unit:	2137
Filed:	February 18, 2004	Docket No.:	SYMAP043
Title:	RISK PROFILING		

CERTIFICATE OF TRANSMISSION VIA EFS

I hereby certify that this correspondence is being transmitted to the United States Patent and Trademark Office, via the USPTO Electronic Filing System on December 29, 2008.


Robyn Wagner

AMENDMENT D

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This is in response to the Office Action mailed September 26, 2008. The following amendments and remarks are respectfully submitted.